

CAROLINA BANK HOLDINGS, INC.

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2943473	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$697	\$676	-2.9%		
Loans	\$531	\$514	-3.1%		
Construction & development	\$122	\$114	-6.9%		
Closed-end 1-4 family residential	\$58	\$57	-1.3%		
Home equity	\$58	\$63	9.1%		
Credit card	\$0	\$0			
Other consumer	\$5	\$6	10.8%		
Commercial & Industrial	\$83	\$73	-12.1%		
Commercial real estate	\$185	\$183	-1.1%		
Unused commitments	\$129	\$110	-15.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$28	\$17	-39.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$22	\$26	18.3%		
Cash & balances due	\$40	\$23	-42.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$644	\$623	-3.2%		
Deposits	\$623	\$606	-2.7%		
Total other borrowings	\$8	\$4	-57.5%		
FHLB advances	\$8	\$3	-59.3%		
Equity					
Equity capital at quarter end	\$53	\$53	0.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	7.6%	--		
Tier 1 risk based capital ratio	8.5%	9.0%	--		
Total risk based capital ratio	11.2%	11.8%	--		
Return on equity ¹	-11.1%	5.5%	--		
Return on assets ¹	-0.9%	0.4%	--		
Net interest margin ¹	3.5%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	71.2%	41.1%	--		
Loss provision to net charge-offs (qtr)	221.3%	166.7%	--		
Net charge-offs to average loans and leases ¹	1.9%	0.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.2%	10.6%	1.7%	0.0%	--
Closed-end 1-4 family residential	2.4%	3.6%	0.3%	0.5%	--
Home equity	0.9%	1.3%	0.0%	0.3%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.3%	0.3%	0.2%	--
Commercial & Industrial	3.4%	3.4%	0.0%	0.6%	--
Commercial real estate	2.8%	6.7%	0.1%	0.1%	--
Total loans	2.7%	5.8%	0.5%	0.2%	--